

City of Lynchburg & Schools KeyCare 25/650

Coverage Period: 01/01/2017 – 12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: All Coverage Types | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at eoc.anthem.com/eocdps/aso or by calling 1-800-451-1527.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-network: \$650 /Individual; \$1,300 /Family Out-of-network: \$780 /Individual; \$1,480 /Family Does not apply to: in-network preventive care, in-network doctor visits, emergency room visits, and hospice care. Copayments do not count towards the deductible.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use, except for services with a copay. Your policy <u>deductible</u> starts over annually on January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Medical: In-network: \$2,600 Individual; \$5,200 /Family Out-of-network providers: \$5,200 /Individual; \$10,400 Family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. Outpatient Prescription drug coverage has a separate annual calendar year out of pocket maximum of \$4,500 Individual/\$9,000 Family.
What is not included in the <u>medical out-of-pocket limit</u> ?	Costs associated with prescription drugs, balance billed charge, Pre-Authorization penalties, services not deemed medically necessary, Premiums, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.

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Does this plan use a network of providers ?	Yes. For a list of participating medical providers, see www.anthem.com or call 1-800-451-1527.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see a specialist you choose for covered services without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use PPO **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use In-Network Provider	Your Cost If You Use Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay/visit	40% Coinsurance	No cost share for Diagnostic lab services performed as part of a Dr. office visit.
	Specialist visit	\$37.50 copay/visit	40% Coinsurance	
	Other practitioner office visit	\$37.50 copay/visit	40% Coinsurance	Manipulative therapy (chiropractic care) is limited to 20 visits per calendar year. Limit is combined for in and out-of-network.
	Preventive care/screening/immunization	No cost share	40% Coinsurance	Travel immunizations are not covered.

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If you have a test	Diagnostic test (x-ray, blood work)	20% Coinsurance	40% Coinsurance	No cost share for Diagnostic lab services performed as part of a Dr. office visit.
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	Preauthorization required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.anthem.com	Tier 1 – typically generics	Retail: 40% coinsurance not to exceed \$50/script, Mail order: 40% coinsurance not to exceed \$125/script	Retail: 40% coinsurance not to exceed \$50/script Mail order: not covered.	Smart90 Pharmacy Program Retail pharmacy drugs are limited to a 30-day supply. Mail order & Smart90 pharmacy <u>maintenance drugs</u> are limited to a 90-day supply. There is a separate \$4,500 Individual/\$9,000 Family calendar year limit on out of pocket expenses for prescriptions drugs. If you visit an out-of-network pharmacy, you will pay the full cost of your prescription at the pharmacy then file a drug claim for reimbursement. Reimbursement will be based on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy. Your plan uses a preferred drug list (formulary) which identifies the status of covered drugs. Some drugs may require preauthorization, while other drugs are subject to step therapy and quantity limit requirements. If the necessary preauthorization is not obtained, the drug may not be covered. Specialty medications must be dispensed by ESP's specialty pharmacy, Accredo.
	Tier 2 – typically preferred brand	Retail: 40% coinsurance not to exceed \$100/script, Mail order: 40% coinsurance not to exceed \$300/script	Retail: 40% coinsurance not to exceed \$100/script Mail order: not covered.	
	Tier 3 – typically non-preferred brand	Retail: 40% coinsurance not to exceed \$100/script, Mail order: 40% coinsurance not to exceed \$300/script	Retail: 40% coinsurance not to exceed \$100/script Mail order: not covered.	
	Tier 4 – typically Specialty brand	Retail: 40% coinsurance not to exceed \$100/script, Mail order: 40% coinsurance not to exceed \$300/script	Retail: 40% coinsurance not to exceed \$100/script Mail order: not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	Pre-authorization required on some procedures, In and Out of Network. _____none_____
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	

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If you need immediate medical attention	Emergency room services	\$65 copay/visit	\$65 copay/visit*	Copay waived if admitted. *Out of network non-emergency services subject to regular out of network cost share.
	Emergency medical transportation	20% Coinsurance	20% Coinsurance*	Ambulance services subject to medical necessity. *Out of network non-emergency services subject to regular out of network cost share.
	Urgent care	\$25 PCP/\$37.50 Specialist visit/ copay; \$65 ER Facility copay/visit	\$25 PCP/\$37.50 Specialist visit/ copay; \$65 ER Facility copay/visit*	There is no unique benefit for Urgent Care, cost share based on place of service and provider type. * Out of network non-urgent care services subject to regular out of network cost share.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	Precertification required.
	Physician/surgeon fee	20% Coinsurance	40% Coinsurance	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Office Visit: \$25 copay; Facility: 20% coinsurance per visit	40% Coinsurance	No cost share for Diagnostic lab services performed as part of a Dr. office visit.
	Mental/Behavioral health inpatient services	20% Coinsurance	40% Coinsurance	Precertification is required.
	Substance use disorder outpatient services	Office Visit: \$25 copay; Facility: 20% coinsurance per visit	40% Coinsurance	No cost share for Diagnostic lab services performed as part of a Dr. office visit.
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	Precertification is required.
If you are pregnancy	Prenatal and postnatal care	Initial Visit: \$25 PCP/\$37.50 Spec.; Dr. Global charges: 20% Coinsurance	40% Coinsurance	No cost share for Diagnostic lab services performed as part of a Dr. office visit. Maternity services are excluded for dependent children.

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If you are pregnant	Delivery and all inpatient services	20% Coinsurance	40% Coinsurance	Precertification needed for childbirth if inpatient stay exceeds 48 hours for normal delivery and 96 hours for cesarean delivery.
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	40% Coinsurance	100 visit limit per calendar year, in and out of network combined.
	Rehabilitation services	20% Coinsurance	40% Coinsurance	Physical Therapy, Occupational Therapy and Speech Therapy each have a 30 visit limit per calendar year. The visit limits are combined in-network and out-of-network.
	Habilitation services	20% Coinsurance	40% Coinsurance	
	Skilled nursing care	20% Coinsurance	40% Coinsurance	30 days per admission limit per calendar yr., in and out of network combined.
	Durable medical equipment	20% Coinsurance	40% Coinsurance	Precertification is required for some services
	Hospice service	No cost share	40% Coinsurance	Precertification is required.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	_____none_____
	Glasses	Not covered	Not covered	_____none_____
	Dental check-up	Not covered	Not covered	_____none_____

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Children), except for accidental injury
- Glasses
- Hearing aids
- Infertility treatment
- Long-term care
- Routine Eye Exams
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Coverage provided outside the United States. See www.BCBS.com/bluecardworldwide for information on emergency/urgent care coverage outside of the United States.
- Private-duty nursing (Limitations apply)
- Chiropractic care (spinal manipulation and medical intervention services) limited to 20 visits per calendar year.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-451-1527. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross and Blue Shield: Appeals, Attention Member Services, P.O. Box 27401, Richmond, VA 23279.

Express Scripts, Inc.: Attention: Pharmacy Appeals, Mail Route BL0390, 6625 West 78th Street, Bloomington, MN 55439.

You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol/ebsa/healthreform.

Additionally, a consumer assistance program can help you file your appeal. Contact:

Virginia State Corporation Commission
Life & Health Division, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218
(877) 310-6560

<http://www.scc.virginia.gov/boi>
bureauofinsurance@scc.virginia.gov

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Provide Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This plan or policy does provide minimum value standard coverage.**

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Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íinízinigo t'áá diné k'éjiigo, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídííłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagíí bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béesh bee hane'í wólta' bi'ki si'níilígíí bi'kéhgo bich'í hodiilní.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,790
- Patient pays \$1,750

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$650
Copays	\$100
Coinsurance	\$1,000
Limits or exclusions	\$0
Total	\$1,750

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,670
- Patient pays \$2,730

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$650
Copays	\$1,580
Coinsurance	\$500
Limits or exclusions	\$0
Total	\$2,730

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

* **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

* **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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